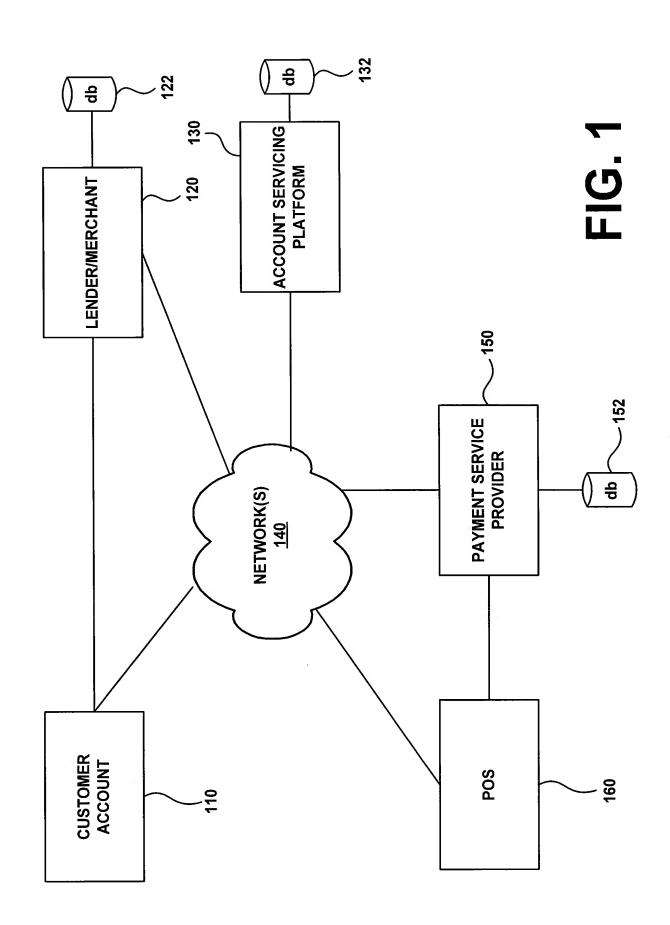
Application No.: 10/676,717
Applicant: Paul Blair
Title: SYSTEMS AND METHODS FOR STAGING TRANSACTIONS,
PAYMENT AND COLLECTIONS
Sheet 1 of 3 Replacement Sheet



Application No.: 10/676,717
Applicant: Paul Blair
Title: SYSTEMS AND METHODS FOR STAGING TRANSACTIONS,
PAYMENT AND COLLECTIONS
Sheet 2 of 3 Replacement Sheet

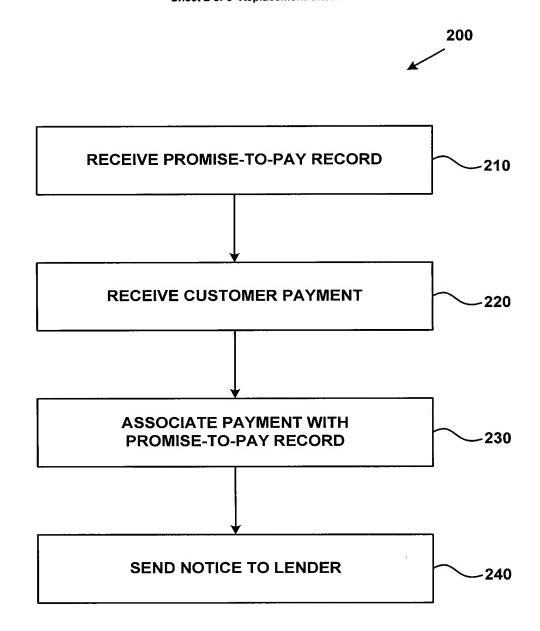


FIG. 2

Application No.: 10/676,717
Applicant: Paul Blair
Title: SYSTEMS AND METHODS FOR STAGING TRANSACTIONS,
PAYMENT AND COLLECTIONS
Sheet 3 of 3 Replacement Sheet

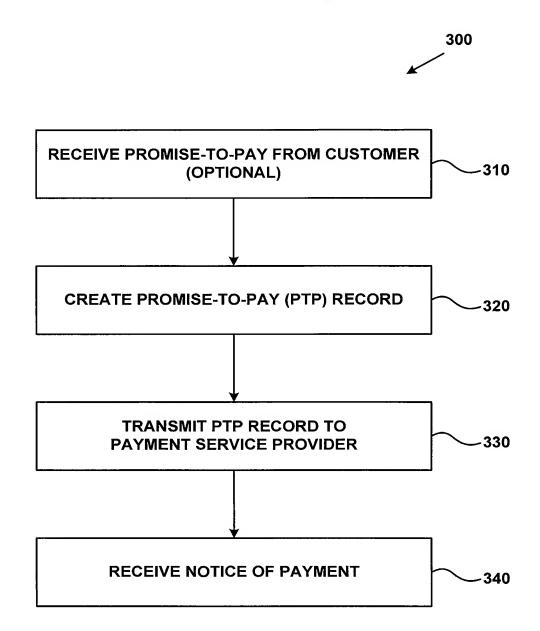


FIG. 3